

Information to identify the case:Debtor 1 **Sharon Denise Floyd**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8275**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Eastern District of Michigan**Case number: **19-54738-mlo****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Sharon Denise Floyd
aka Sharon Denise Rucker1/22/20**By the court:** /s/ Maria L. Oxholm
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Michigan

In re:
Sharon Denise Floyd
Debtor

Case No. 19-54738-mlo
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0645-2

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 12

Date Rcvd: Jan 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2020.

db
26205931 +Sharon Denise Floyd, 17382 Teppert, Detroit, MI 48234-3844
AT&T, PO. Box 2390, Southfield, Michigan 48195-4390
26205926 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance, 25505 W 12 Mile RD, Southfield, Michigan 48034)
26205936 +Citizens Bank NA, 500 Virginia Dr. Suite 514, Ft. Washington, PA 19034-2733
26205934 Michigan Surgery Specialist PC, 11012 Thirteen Mile Road Suite 112,
Warren, Michigan 48093-2546
26205932 +Pendrick Capital Partners II LLC, 8902 Otis Ave. Suite 103A, Indianapolis, IN 46216-1009
26205933 Water and Sewerage Dept., PO Box 554899, Detroit, Michigan 48255-4899

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

26205927 +E-mail/Text: dangel@jdbyrider.com Jan 23 2020 00:02:19 CNAC, 20941 Euclid Ave,
Euclid, Ohio 44117-1565
26205935 EDI: COMCASTCBLCENT Jan 23 2020 04:43:00 Comcast, 41112 Concept Dr.,
Plymouth, Michigan 48170
26205929 EDI: DTEE.COM Jan 23 2020 04:43:00 DTE Energy, PO Box 740786,
Cincinnati, Ohio 45274-0786
26205928 E-mail/Text: gfslegal@gatewayfinancial.org Jan 23 2020 00:02:30 Gateway Financial,
999 S Washington Ave, Saginaw, Michigan 48601-2573
26205930 EDI: VERIZONCOMB.COM Jan 23 2020 04:43:00 Verizon, PO. Box 489, Newark, NJ 07101-0489
TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2020 at the address(es) listed below:

Michael Stevenson mstevenson@sbplclaw.com,
MI15@ecfcbis.com;ms@trustesolutions.net;rschultz@sbplclaw.com

TOTAL: 1